

# Building Renter Protection (BRP)



With changing weather conditions and pressure on insurance premiums, our Building Renter Protection is a simple, effective way to ensure your project stays on track.

BRP is the low cost alternative to insurance that covers unforeseen charges due to accidents, theft, or damages from Acts of God.

## BRP Product Benefits

- ✓ Low excess compared to building replacement/insurance excess
- ✓ Peace of mind for incidents outside of your control
- ✓ Saves time requesting a certificate of currency
- ✓ Saves money as you are only paying during the hire period
- ✓ Avoid insurance claims: all BRP claims are managed in house
- ✓ No application process as all customers qualify
- ✓ More coverage including vandalism and glass
- ✓ Premiums will not rise with claims
- ✓ Suits volatile weather patterns



## Inclusions

### Buildings:

- > Vandalism
- > Graffiti
- > Fire
- > Hailstorm
- > Flooding
- > Earthquakes
- > Cyclones / Tornado
- > Theft (incl forced entry & attempted force entry)

### Ancillaries:

- > Fire
- > Hailstorm
- > Flooding
- > Earthquakes
- > Cyclones / Tornado

## Exclusions

### Buildings & Ancillaries:

- ✗ Misuse
- ✗ Abuse
- ✗ Excessive Wear and Tear
- ✗ Abandonment
- ✗ Willful Misconduct
- ✗ Personal Property / Contents
- ✗ Theft or vandalism to ancillaries
- ✗ Damage from collision during transport / relocation